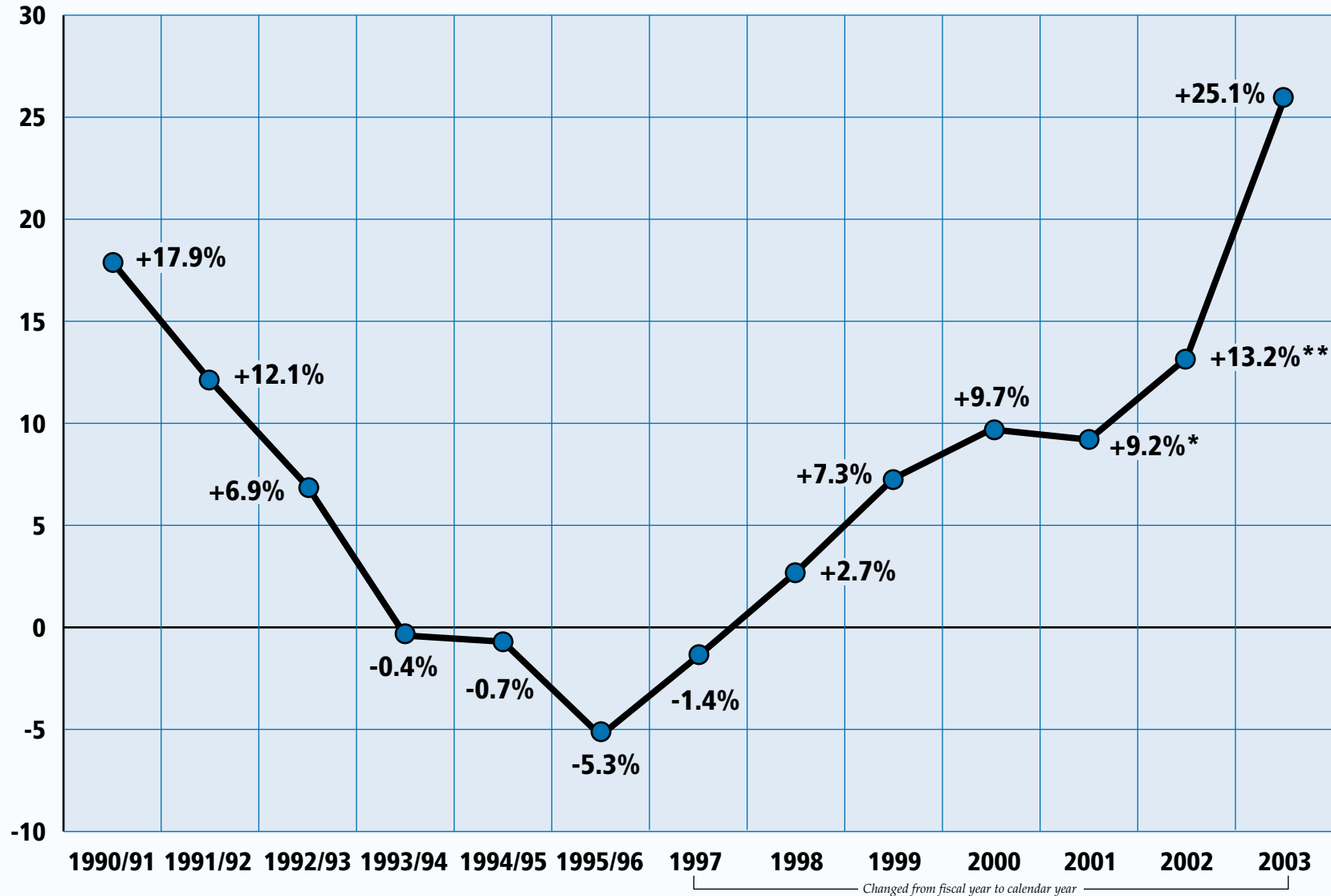


## CalPERS Basic HMO Premium Averages



\* The 2001 average increase includes an extra surcharge added to Kaiser's 2001 premium to repay that HMO retroactively for certain costs incurred by Kaiser in 1999 & 2000. The true 2001 average without the Kaiser surcharge would be 8.6%

\*\* Increased co-pays reduced actual rate to 6.0%